

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rachelle Elaine Cassell
Debtor

Case No. 19-04526-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 22, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 5
Total Noticed: 69

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:

Recip ID	Recipient Name and Address
db	+ Rachelle Elaine Cassell, 87 Smith Road, Gardners, PA 17324-9000
5261005	+ AMERIHOM MORTGAGE, 21300 VICTORY BLVD, WOODLAND HILLS, CA 91367-2525
5280195	+ AmeriHome Mortgage Company, LLC, 425 Phillips Blvd, Ewing, NJ 08618-1430
5267583	+ AmeriHome Mortgage Company, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5261011	CHRISTOPHER CASSELL, 43C EASTGATE DRIVE, CARLISLE, PA 17015
5261013	COMENITY BANK VACATION CLUB, PO BOX 659834, SAN ANTONIO, TX 78265-9134
5261019	+ FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
5261022	+ FMS INC, PO BOX 707601, TULSA, OK 74170-7601
5271821	+ FOUNDATION FINANCE COMPANY, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5261025	+ HUD/FHA, NATIONAL SERVICING CENTER, 301 NW SIXTH ST, STE 200, OKLAHOMA CITY, OK 73102-2811
5261027	JULIE MAHAN, 43C EASTGATE DRIVE, CARLISLE, PA 17015
5261030	+ MARINER FINANCE LLC, 40 NOBLE BLVD SUITE 22, CARLISLE, PA 17013-4122
5435229	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2024 18:42:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ EDI: PRA.COM	Nov 22 2024 23:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5261003	+ Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 18:56:50	AMERICAN EXPRESS, PO BOX 297871, FT LAUDERDALE FL 33329-7871
5261004	+ Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 18:56:52	AMERICAN EXPRESS BANK FSB, 4315 SOUTH 2700 WEST, SALT LAKE CITY, UT 84184-0001
5266776	Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 18:56:58	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5261006	Email/Text: bankruptcy@bhg-inc.com	Nov 22 2024 18:41:00	BANKERS HEALTHCARE GROUP LLC, 201 SOLAR STREET, SYRACUSE, NY 13204
5261007	+ EDI: TSYS2	Nov 22 2024 23:39:00	BARCLAY'S BANK DE, 125 S WEST ST, WILMINGTON, DE 19801-5014
5261012	Email/Text: bankruptcy@bhg-inc.com	Nov 22 2024 18:42:00	CHRISTOPHER J CALI ESQUIRE, CJC LAW OFFICE, 201 SOLAR STREET, SYRACUSE, NY 13204

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5261008	EDI: CAPITALONE.COM	Nov 22 2024 23:39:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5261009	EDI: WFNNB.COM	Nov 22 2024 23:39:00	CB/MRTHNVI, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125
5261014	EDI: PENNDEPTREV	Nov 22 2024 23:39:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5261014	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 22 2024 18:42:00	COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946
5277174	+ EDI: CRFRSTNA.COM	Nov 22 2024 23:39:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
5261015	+ EDI: CRFRSTNA.COM	Nov 22 2024 23:39:00	CREDIT FIRST NATL ASSOC, 6275 EASTLAND ROAD, BROOK PARK, OH 44142-1399
5261016	+ Email/PDF: creditonebknottifications@resurgent.com	Nov 22 2024 18:44:11	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
5271269	Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 22 2024 18:43:25	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5266245	EDI: CAPITALONE.COM	Nov 22 2024 23:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5280131	Email/PDF: bncnotices@becket-lee.com	Nov 22 2024 18:57:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5285712	EDI: CITICORP	Nov 22 2024 23:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5261017	^ MEBN	Nov 22 2024 18:35:55	D&A SERVICES, 1400 E TOUHY AVE., STE G2, DES PLAINES, IL 60018-3338
5261045	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 22 2024 18:41:00	UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121
5261018	EDI: DISCOVER	Nov 22 2024 23:39:00	DISCOVER BANK, DISCOVER PRODUCTS INC, PO BOX 3025, NEW ALBANY, OH 43054-3025
5261020	Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 22 2024 18:41:00	FIRST NATIONAL BANK, 4140 E STATE STREET, HERMITAGE, PA 16148-3487
5261021	+ Email/Text: crdept@na.firstsource.com	Nov 22 2024 18:42:00	FIRSTSOURCE ADVANTAGE, LLC, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609
5261023	Email/Text: administrative@foundationfinance.com	Nov 22 2024 18:42:00	FOUNDATION FINANCE CO, CORRESPONDENCE, PO BOX 437, SCHOFIELD, WI 54476
5435230	+ Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2024 18:42:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5433197	Email/Text: Bankruptcy@Freedommortgage.com	Nov 22 2024 18:42:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, IN 46037-7939
5261024	+ EDI: CITICORP	Nov 22 2024 23:39:00	HOME DEPOT CREDIT SERVICES, PO BOX 790328, SAINT LOUIS, MO 63179-0328
5261026	EDI: IRS.COM	Nov 22 2024 23:39:00	INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5261010	Email/Text: info@pamd13trustee.com	Nov 22 2024 18:41:00	CHARLES J DEHART, III, ESQ., 8125 ADAMS

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			DRIVE STE A, HUMMELSTOWN PA 17036
5285653	EDI: JEFFERSONCAP.COM	Nov 22 2024 23:39:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5261028	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 22 2024 18:41:00	KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084
5267120	Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 18:43:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5261029	+ Email/Text: bankruptcy@marinerfinance.com	Nov 22 2024 18:41:00	MARINER FINANCE LLC, BK NOTICES, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
5261032	+ Email/Text: unger@members1st.org	Nov 22 2024 18:42:00	MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040
5261033	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Nov 22 2024 18:43:49	MERRICK BANK COURT NOTICES, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5285189	+ Email/Text: bankruptcy@marinerfinance.com	Nov 22 2024 18:41:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5284313	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 22 2024 18:42:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
5273594	EDI: AGFINANCE.COM	Nov 22 2024 23:39:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
5261034	EDI: AGFINANCE.COM	Nov 22 2024 23:39:00	ONEMAIN FINANCIAL ATTN: BK NOTICES, PO BOX 3251, EVANSVILLE, IN 47731-3251
5279640	EDI: PRA.COM	Nov 22 2024 23:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5261035	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 22 2024 18:43:24	RESURGENT CAPITAL SERVICES, 55 BEATTIE PLACE #110, GREENVILLE, SC 29601-5115
5261036	Email/Text: enotifications@santanderconsumerusa.com	Nov 22 2024 18:42:00	SANTANDER CONSUMER USA, BANKRUPTCY DEPARTMENT, PO BOX 560284, DALLAS, TX 75356-0284
5261037	+ EDI: SYNC	Nov 22 2024 23:39:00	SYNCB/AMAZON, PO BOX 965015, ORLANDO, FL 32896-5015
5261038	+ EDI: SYNC	Nov 22 2024 23:39:00	SYNCB/AMEG, PO BOX 965005, ORLANDO, FL 32896-5005
5261039	EDI: SYNC	Nov 22 2024 23:39:00	SYNCB/JCP, BK NOTICES, PO BOX 965060, ORLANDO, FL 32896-5060
5261040	+ EDI: SYNC	Nov 22 2024 23:39:00	SYNCB/LOWES, PO BOX 965004, ORLANDO, FL 32896-5004
5261041	+ EDI: SYNC	Nov 22 2024 23:39:00	SYNCB/PPMC, PO BOX 965005, ORLANDO, FL 32896-5005
5261042	EDI: SYNC	Nov 22 2024 23:39:00	SYNCB/TJXDC, PO BOX 965060, ORLANDO, FL 32896-5060
5261043	+ EDI: SYNC	Nov 22 2024 23:39:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
5460310	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 22 2024 18:42:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
5261572	+ EDI: AIS.COM	Nov 22 2024 23:39:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5261044	+ EDI: WTRRN BANK.COM	Nov 22 2024 23:39:00	TARGET/TD, PO BOX 673, MINNEAPOLIS, MN 55440-0673

5287634	+ Email/Text: bncmail@w-legal.com	Nov 22 2024 18:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5261046	+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Nov 22 2024 18:41:00	UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751
5284673	EDI: AIS.COM	Nov 22 2024 23:39:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5261047	+ Email/Text: bankruptcydept@wyn.com	Nov 22 2024 18:42:00	WYNDHAM VACATION RESORTS, Inc., PO BOX 97474, LAS VEGAS, NV 89193-7474
TOTAL: 57			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5280132	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5271691	*P++	BANKERS HEALTHCARE GROUP LLC, ATTN BANKRUPTCY DEPT, 201 SOLAR STREET, SYRACUSE NY 13204-1425, address filed with court., Bankers Healthcare Group, LLC, 201 Solar Street, Syracuse, NY 13204
5433198	*	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, IN 46037-7939
5285590	*+	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
5261031	##+	MARTIN L CASSELL, 20 MEMORIAL LANE, NEWVILLE, PA 17241-8606

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Dorothy L Mott	on behalf of Debtor 1 Rachelle Elaine Cassell DorieMott@aol.com karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com;mottgendronlaw@jubileebk.net;mott.dorothyb@notify.bestcase.com;doriemott@aol.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Kara Katherine Gendron	on behalf of Debtor 1 Rachelle Elaine Cassell karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com

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l.com;MottGendronLaw@jubileebk.net

Mario J. Hanyon

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com

Marisa Myers Cohen

on behalf of Creditor AmeriHome Mortgage Company LLC ecfmail@mwc-law.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation matthew.fissel@brockandscott.com wbecf@brockandscott.com

Ryan Starks

on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com mortoncraigecf@gmail.com

TOTAL: 10

Information to identify the case:

Debtor 1

Rachelle Elaine Cassell

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7411

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04526-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rachelle Elaine Cassell

11/22/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.